

In re:
Domingo Antonio Diaz Duarte
Debtor

Case No. 22-10256-pmm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4
Date Rcvd: Jul 29, 2022

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2022:

Recip ID	Recipient Name and Address
db	+ Domingo Antonio Diaz Duarte, 3436 Gray St., Reading, PA 19605-1932

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QRHHOLBER.COM	Jul 30 2022 04:53:00	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	+ Email/Text: taxclaim@countyofberks.com	Jul 30 2022 00:49:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 30 2022 00:49:00	U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14666525	+ EDI: GMACFS.COM	Jul 30 2022 04:53:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14666526	+ Email/Text: rperez@arcadiarecovery.com	Jul 30 2022 00:49:00	Arcadia Recovery Bureau, Attn: Bankruptcy, 645 Penn Street 4th Fl, Reading, PA 19601-3559
14666527	+ EDI: TSYS2	Jul 30 2022 04:53:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14666528	+ EDI: CITICORP.COM	Jul 30 2022 04:53:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14666529	+ Email/Text: bknotice@ercbpo.com	Jul 30 2022 00:49:00	Enhanced Recovery Company, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14666530	+ Email/Text: nsm_bk_notices@mrcooper.com	Jul 30 2022 00:49:00	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
14666793	EDI: PENNDEPTREV	Jul 30 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14666793	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 30 2022 00:49:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14666531	+ Email/PDF: resurgentbknofications@resurgent.com	Jul 30 2022 00:56:49	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
14666532	+ Email/Text: ECMCBKNotices@ecmc.org	Jul 30 2022 00:49:00	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 13

BYPASSED RECIPIENTS

District/off: 0313-4

User: admin

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
14666533	*+	U.S. Department of Education, Ecmc/Attn: Bankruptcy, Po Box 16408, Saint Paul, MN 55116-0408

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2022 at the address(es) listed below:

Name	Email Address
DAVE P. ADAMS	on behalf of U.S. Trustee United States Trustee dave.p.adams@usdoj.gov
DAVID W. TIDD	on behalf of Debtor Domingo Antonio Diaz Duarte bankruptcy@davidtiddlaw.com lesliebrown.paralegal@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-1 bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
ROBERT H. HOLBER	trustee@holber.com rholber@ecf.axosfs.com
ROBERT H. HOLBER	on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 Domingo Antonio Diaz Duarte

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6573

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 22-10256-pmm

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Domingo Antonio Diaz Duarte

7/28/22

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.